

**Information to identify the case:**

Debtor 1	<u>Dale R. Crawford</u>	Social Security number or ITIN	<b>xxx-xx-4348</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-20770-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dale R. Crawford

7/28/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Dale R. Crawford  
DebtorCase No. 15-20770-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro  
Form ID: 3180WPage 1 of 3  
Total Noticed: 40

Date Rcvd: Jul 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2020.

db +Dale R. Crawford, 158 Quarry Lane, California, PA 15419-1227  
 cr +NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
 cr +NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013  
 cr +PNC Bank, National Association, 3232 Newark Drive, Miamisburg, OH 45342-5421  
 r +Walter D. MacFann, Tri-County Realty, 236 California Road, California, PA 15417-9315  
 14022140 Clifford Sharik, 195 Huntingdon Road, Wyano, PA 15695  
 15159342 Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, SC 29603-0826  
 14011430 +Harley-Davidson Credit Corp., PO Box 9013, Addison, TX 75001-9013  
 14007530 MedExpress, PO Box 719, Dellslow, WV 26531-0719  
 14007531 +Monongahela Valley Hospital, Inc, 1163 Country Club Road, Monongahela, PA 15063-1095  
 14078497 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14022155 PNC Mortgage, 332 Newmark Drive, Miamisburg, OH 45342  
 14007533 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 14022156 +R & L Carriers Trucking Company, PO Box 271, Wilmington, OH 45177-0271  
 14007535 +The Bank of New York Mellon, C/O c/o Prober & Raphael, PO Box 4635,  
 Woodland Hills, CA 91308-4635  
 14082796 +The Bank of New York Mellon, Trustee (See B10), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 14022160 Tru Copy, PO B ox 390, Brownsville, PA 15417  
 14022161 UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 29 2020 04:28:39 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14007522 EDI: AIS.COM Jul 29 2020 08:13:00 American Info Source Lp, Post Office Box 248848,  
 Oklahoma City, OK 73124-8848  
 14022135 EDI: BANKAMER.COM Jul 29 2020 08:13:00 Bank Of America, 4161 Piedmont Parkway,  
 Greensboro, NC 27410  
 14022145 EDI: BANKAMER2.COM Jul 29 2020 08:13:00 FIA Card Services, PO Box 15726,  
 Wilmington, DE 19886-5726  
 14022134 +EDI: BANKAMER2.COM Jul 29 2020 08:13:00 Bank of America, P.O. Box 1598,  
 Norfolk, VA 23501-1598  
 14022136 +EDI: WFFC.COM Jul 29 2020 08:13:00 Bank of America, N.A., P.O. Box 660933,  
 Dallas, TX 75266-0933  
 14022138 +EDI: CCS.COM Jul 29 2020 08:13:00 CCS Collections, 2 Wells Avenue,  
 Newton Center, MA 02459-3246  
 14007523 +E-mail/Text: bankruptcy@cavps.com Jul 29 2020 04:29:03 Cavalry Portfolio Serv,  
 Po Box 27288, Tempe, AZ 85285-7288  
 14025627 +E-mail/Text: bankruptcy@cavps.com Jul 29 2020 04:29:03 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14022162 E-mail/PDF: DellBKNotifications@resurgent.com Jul 29 2020 04:23:47 Webbank/DFS,  
 1 Dell Way, Round Rock, TX 78682  
 14007525 EDI: DISCOVER.COM Jul 29 2020 08:13:00 Discoverbank, Pob 15316, Wilmington, DE 19850  
 14022948 EDI: DISCOVER.COM Jul 29 2020 08:13:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14007524 +EDI: DISCOVER.COM Jul 29 2020 08:13:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 14007526 +E-mail/Text: bankruptcy.notices@hdfsi.com Jul 29 2020 04:29:09 Esb/Harley Davidson Cr,  
 Po Box 21829, Carson City, NV 89721-1829  
 14022146 +EDI: RMSC.COM Jul 29 2020 08:13:00 GEMB/JC Penney, PO Box 981402,  
 El Paso, TX 79998-1402  
 14007529 EDI: IRS.COM Jul 29 2020 08:13:00 Internal Revenue Service, P.O. Box 21125,  
 Philadelphia, PA 19114  
 14022139 EDI: JPMORGANCHASE Jul 29 2020 08:13:00 Chase Card Services, PO Box 15298,  
 Wilmington, DE 19850  
 14022151 +EDI: MID8.COM Jul 29 2020 08:13:00 Midland Credit Management, 8875 Aero Drive,  
 San Diego, CA 92123-2255  
 14007532 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 29 2020 04:28:40 PA Department of Revenue,  
 Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
 14027480 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 29 2020 04:28:40  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, Pa. 17128-0946  
 14007534 +EDI: LCITDAUTO Jul 29 2020 08:13:00 Td Auto Finance, Po Box 9223,  
 Farmington Hills, MI 48333-9223  
 14007536 +E-mail/Text: bankruptcydepartment@tsico.com Jul 29 2020 04:29:10 Transworld Sys Inc/51,  
 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 22

District/off: 0315-2

User: agro  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 40

Date Rcvd: Jul 28, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Harley-Davidson Credit Corp. Successor to Eaglemar  
cr PA Dept of Revenue  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
cr\* Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, SC 29603-0826  
14022133\* American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848  
14022137\* +Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288  
14022142\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discoverbank, Pob 15316, Wilmington, DE 19850)  
14022141\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
14022144\* +Esb/Harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829  
14022149\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 21125,  
Philadelphia, PA 19114)  
14007527\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
Room 727, Pittsburgh, PA 15222-4107  
14022147\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
Room 727, Pittsburgh, PA 15222-4107  
14007528\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
14022148\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
14022150\* MedExpress, PO Box 719, Dellslow, WV 26531-0719  
14022152\* +Monongahela Valley Hospital, Inc, 1163 Country Club Road, Monongahela, PA 15063-1095  
14022153\* PA Department of Revenue, Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
14022154\* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
14022157\* +Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223  
14022158\* +The Bank of New York Mellon, C/O c/o Prober & Raphael, PO Box 4635,  
Woodland Hills, CA 91308-4635  
14022159\* +Transworld Sys Inc/51, 507 Prudential Rd, Horsham, PA 19044-2308  
14022143 ##+Equidata, 724 Thimble Shoals Blvd., Newport News, VA 23606-2574

TOTALS: 2, \* 19, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 28, 2020 at the address(es) listed below:

Barbara A. Fein on behalf of Creditor Harley-Davidson Credit Corp. Successor to Eaglemark  
Savings Bank bfein@sanddlawyers.com, mhanford@sanddlawyers.com  
David Neeren on behalf of Creditor PNC Bank, National Association dneeren@rasnj.com  
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroupp@kmlawgroup.com  
Kenneth D. Henderson on behalf of Creditor PA Dept of Revenue RA-occbankruptcy@state.pa.us,  
RA-occbankruptcy6@state.pa.us  
Lauren Berschler Karl on behalf of Creditor PNC Bank, National Association lkarl@rascrane.com,  
lbkarl03@yahoo.com  
Martin A. Mooney on behalf of Creditor Harley-Davidson Credit Corp. Successor to Eaglemark  
Savings Bank kcollins@schillerknapp.com, lgadomski@schillerknapp.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Plaintiff Dale R. Crawford ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com

District/off: 0315-2

User: agro  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 40

Date Rcvd: Jul 28, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Paul W. McElrath, Jr. on behalf of Debtor Dale R. Crawford ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,  
cblack@udren.com

TOTAL: 11